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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicants: WILCOX et al. Docket No.: 354533-002
Serial No.: 09/292,887 Group Art Unit: 3622
Filed: April 16, 1999 Examiner: Champagne, Donald
For: SYSTEM AND METHOD FOR ADMINISTERING CREDIT CARD PROGRAM

Mail Stop Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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JUL 30 2004

GROUP 3600

RESPONSE UNDER 37 CFR 1.111

Dear Sir:

In response to the Office Action of March 23, 2004, please amend this application set forth below. Applicants have also submitted a petition to extend the time for response to July 23, 2004. Amendments to the claims begin on page 2 of this paper. Remarks begin on page 10 of this paper.